



# Best Available Copy

PATENT  
Attorney Docket **051726-0002**

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: **Jonathan H. Bari et al.**)  
Application No. **09/759,225**) Group Art Unit: **2131**  
Filed: **January 16, 2001**) Examiner: **M. Vaughan**  
For: **Method and System for Secure Registration,**)  
**Storage, Management and Linkage of Personal**)  
**Authentication Credentials Data**)  
**Over a Network**)

### DECLARATION UNDER 37 C.F.R. 1.131

I, Leslie S. Bari, declare as follows:

1. I am a marketer and businesswoman by education and practice. I have worked with Mr. Jonathan H. Bari on various entrepreneurial ventures including the subject matter of the invention in various roles, including, but not limited to, market research, product development, software testing, business plan writing, general and administrative managerial tasks, accounting, commercialization, marketing, branding and public relations.
  
2. Starting early in second quarter of 1999, Mr. Bari and I communicated often about addressing the market need associated with people's ever-growing list of account numbers, user names, passwords and personal identification numbers (PINs) to access various types of accounts and third party Web sites with a software application that would serve as a "personal assistant portal" that encompasses the conception of the invention. This portal would be a Web-based service that would securely register, store, and/or manage the person's user names, passwords and PINs ("Authentication Credentials") for third party Web sites and applications and which would securely transport users' Authentication Credentials in order to link the person to and log the person onto third party Web sites and applications that are networked through the Internet. At that time, the combination of my professional background in providing marketing services in the financial services sector and Mr. Bari's professional background in developing content, commerce and communications services for the nascent and rapidly evolving online medium, helped us develop the invention. This inventive process was a fluid and evolutionary developmental

process. Attached as Exhibit C are the draft notes for the PinVault.com Executive Summary that include what Mr. Bari and I discussed during this time period.

3. In July 1999, I began helping Mr. Bari distill our various discussions and brainstorms into the initial draft Executive Summary for PinVault.com. In conjunction with the development of the invention, I also helped brainstorm with Mr. Bari the branding attributes of the www.pinvault.com Web site address which Mr. Bari registered with the registrar company, Register.com, on July 23, 1999, a copy of the registration was attached to Mr. Bari's earlier Declaration filed herein on November 19, 2004. This registered Web site was slated to be the online "home" for the invention contained in the subject matter of pending claims in the patent application.

4. Also, starting in early July 1999, Mr. Bari and I brainstormed what types of market research would be useful to analyze the market for his conception of a "personal assistant portal," which was a network, Web-based, service that would securely register, store, and/or manage a person's user names, passwords, and personal identification numbers for third party Web sites and applications. In late July 1999, Mr. Bari wrote to me and asked me to perform some specific market research. Attached as Exhibit D is a copy of correspondence from Mr. Bari to me regarding this (my maiden name at the time was Leslie S. Morris).

5. Attached as Exhibit E is the market research data related to his conception that I produced on or before August 24, 1999.

6. Starting in July 1999, I also assisted Mr. Bari in writing and editing the Executive Summary and corresponding Presentations that related to the conception and development of the invention. Attached as Exhibits are the working draft of the PinVault.com Executive Summary and Presentations, which Mr. Bari had been developing with my help, and which is attached hereto as Exhibits F, H, I, and J, respectively.

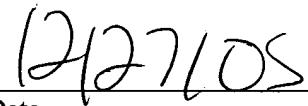
7. I understood that the work I was to perform for Mr. Bari was confidential, and at all times treated the information Mr. Bari conveyed to me as confidential.

8. In late November 1999, Mr. Bari showed me the first working prototype demos of the invention when it was developed. Attached as Exhibit Q is a page detailing information about this demo.

9. I further declare that all statements made herein of my own knowledge are true, and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the above-referenced application or any patent issuing thereon.

Respectfully submitted,

  
Leslie S. Bari

  
Date

1999	APRIL	1999				
S	M	T	W	T	F	S
1	2	3				
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	

from APRIL 12

	TUESDAY APRIL 12 1999	WEDNESDAY APRIL 13 1999
7	7	7
7:15	7:15	7:15
7:30	7:30	7:30
7:45	7:45	7:45
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8:15	8:15	8:15
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8:45	8:45	8:45
9	9	9
9:15	RICK BURG 9:15 9:30 9:45	9:15 9:30 9:45
9:30	215-704-5866	9:30
9:45		9:45
10	10	10
10:15	11:30A or 12PM	10:15
10:30	10:30	10:30
10:45	10:45	10:45
11	11	11
11:15	10AM, m/s/s	11:15
11:30	✓ AM & Terri	11:30
11:45		11:45
12	12	12
12:15	12:15	12:15
12:30	12:30	12:30
12:45	12:45	12:45
1	1	1
1:15	215 619 9340	1:15
1:30		1:30
1:45		1:45
2	2	2
2:15	Scalp Tazo	2:15
2:30		2:30
2:45	Goldman, Sachs	2:45
3	3	3
3:15	Brian Walsh	3:15
3:30		3:30
3:45	Ray Marvin	3:45
4	4	4
4:15	2P-5P	4:15
4:30		4:30
4:45		4:45
5	5	5
5:15		5:15
5:30		5:30
5:45	SP-7P	5:45
6	6	6
6:15		6:15
6:30		6:30
6:45		6:45
7	7	7
7:15	7:15	7:15
7:30	7:30	7:30
7:45	7:45	7:45
8	8	8
8:15	8:15	8:15
8:30	8:30	8:30
8:45	8:45	8:45

### Situation Analysis

- Too Many Passwords
- Too Many IDs/USC Names
- Too Many PINs

### Centralized storage facility

- online database

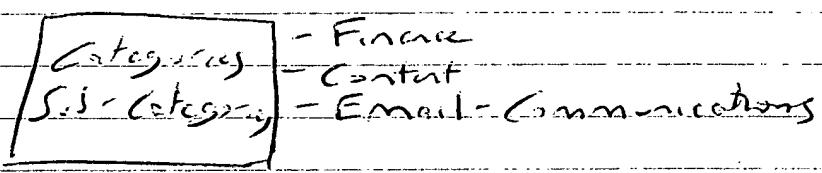
→ almost a type of personal concierge

SECURITY - Key Factor

CONSUMER ADOPTION - Ease of Use  
- Security

Portals Today provide information  
that is aggregated

Master  
User ID



Store data

Link to s.t.s  
Log to s.t.s  
Facilitate S.t.s

Filing Cabinet

Link & Log

3rd Party S.t.s

### User Interface

- Intuitive
- Graphically Appealing
- User Friendly
- Smart Information Architecture
- Modular
- Flexible
- Quick download

## Approach -

### Non - Device Centric

Everything else is device - centric

- Weeks At A Glance Book
- Palm Pilot -
- Browser ( [REDACTED] )
- Software - see CNET / ZDNet

## STRATEGY -

### Non Device Centric

Free - Web based

Today - Web - based through PCs

Tomorrow - Internet Protocol Networking  
WAP - Wireless Access

#### Devices

PCs

PDAs

Phones

-Wireline

-Wireless

Digital Set-top Boxes

#### Availability

Any time

Anywhere

Anyplace

Anyband

Any protocol

# **PinVault.com**

## **Executive Summary**

**Slogan – Portal with double entandra**

Speed or lack thereof

Not being able to find what you want

Not remembering your passwords and user names

Proliferation of content and applications that require user names and passwords to ensure security and user tracking

Marketing costs would be huge and most likely largest expense

**Credit Cards**

**Prescriptions**

Value generated through number of times the site is visited as opposed to how long the person stays on the site

**Next generation portal**

Commerce revenue transaction share opportunities by enabling commerce transactions

**Personal**

- Social Security Number
- Driver's license number

**Travel**

- Airlines
- Hotel
- Rental Cars
- Train

**Financial institutions**

- Banks (savings, checking)
- Brokerages
- Loans (mortgage, student, car)

**Leasing**

- Cars
- Apartments
- Commercial
- Equipment

**Automotive**

- License plate
- Registration
- VIN (Vehicle Identification Number)
- Insurance

Subj: (no subject)  
Date: 7/29/99 6:51:18 AM Eastern Daylight Time  
From: Jonbari  
To: leslie.morris@[REDACTED]

LSM-

[REDACTED]

[REDACTED]

- 2) Analysis of software packages as what they cost, who makes them (any big backers), download versions available or just through CD ROM or disk, what services (features, functionality) they offer, maybe even in a grid format. In fact, CNET might even do a comparison of the software, otherwise maybe you could create one so I can learn more about the indirect competitive landscape.
- 3) additional uses of user names and passwords for other things such as I described with insurance, automotive, e-commerce sites (priceline.com). I would also check out the site <http://www.100hot.com/home.shtml> that details the top 100 Web sites in terms of visits. I think that this list would serve as an excellent cross reference to add to the grid you developed with respect to uses of passwords.
- 4) analysis of personalization (features, functionality) of the personal areas of Yahoo! with MyYahoo.com and other search engines personalization features. I want to understand what exactly these personalization services offer; this would probably be good in a grid as well. Yahoo!, Excite (check out the Excite@Home Personal Assistant - this might be on home.net and under older press releases), Snap, Lycos, Alta Vista, etc
- 5) SWOT: Strengths, Weaknesses, Opportunities, Threats and/or Michael Porter's 5 Forces: Barriers to Entry, Power of Buyers (customers are advertisers, e-commerce forms and indirect being end users), Power of Suppliers, Substitutes, Government, etc.
- 6) Models of portals with respect to advertising and E-Commerce: Yahoo, Excite, AOL, Lycos, Alta Vista, etc.
- 7) Articles, etc.

If you can start on these and get them done by 9:22A :), that would be terrific!

See you tonight.

JHB

Web site	User ID Minimum Characters	User ID Maximum Characters	Password Minimum Characters	Password Maximum Characters	Case Sensitive
American Express	5	20	5	8	
CDnow	first and last name		4	10	
Disney	4		4		
Ebay	email address or 2 characters				Yes
eToys	email address		5	12	
E-trade	8	32		6	
Excite	6	20		6	
First USA	6	16	6	16	Yes
Gap	email address			10	
Office Max	no restrictions		5	15	
Preview Travel	4		4		
Tower Records	no restrictions		1	8	

Site	User ID	Password	Case Sensitive	Procedure for Lost Pin	Remembers User ID
<b>General Travel</b>					
[REDACTED]		at least 6 char.			Saves ID and Password for Auto Login
Preview Travel	At least 4 char. With no spaces or punctuation	At least 4 char. With no spaces or punctuation any combination of 4 to 8 letters and numbers		Enter User ID and email address. Password sent via email.	Yes
Travelocity	no restrictions			Use City of Birth to retrieve password	Yes
<b>Airlines</b>					
American	Aadvantage #	4 digit pin they assign		Can request temporary PIN online. New permanent pin sent by mail, 3-5 days. Enter OnePass number. PIN will be mailed, should be received within 7-10 days. PIN will not be disclosed on-line or over the phone.	No
Continental	OnePass number	4 digit pin 4 digit pin you create		Enter SkyMiles #, they mail you PIN Call 800-589-5582	Yes
Delta United	SkyMiles # Mileage Plus #	Min 6 char. For flights, same as Travelocity.			
USAirways	For flights, same as Travelocity. For mileage balance, Div. Miles Acct #	For mileage, 4 digit pin you create.		Complete Cust. Service Request Form online	
<b>Hotels</b>					
Hilton Marriott					
<b>Car Rental</b>					
Hertz					
<b>Publications</b>					
Advertising Age	(Need only for searches)	No spaces 5-80 char, or email address	No spaces	yes	
Business Week			5-20 char	yes	
Wall St. Journal		No more than 15 char.	5-15 char.	yes	
<b>Retail/Shopping</b>					
800 flowers		email address	no restrictions		
Amazon				Enter email, title of book you have bought from them, last 5 digits of credit card you used, zip code where you had an order shipped. You will then be asked to choose a new password. Customer Svc will provide you with hint	
BarnesandNoble.com				Enter email, they display your pre-selected hint	
Buy.com CDnow	email address first and last name	5-20 char. 4-10 characters			Yes
Disney.com	At least 4 char	At least 4 char		Enter Membername and last name and they'll email password (takes up to 1 day) Enter email or User ID and you will be emailed instructions on how to change password	
Ebay	email address or at least 2 char		Yes		

Site	User ID	Password	Case Sensitive	Procedure for Lost Pin	Remembers User ID
eToys	email address First name and email address	5-12 characters not required, but optional temp. password emailed to you, then choose your own up to 10 char.		Enter email address and they send it	
Flower Club					
FTD Gap Online	email address email address	own up to 10 char.		Enter username, they'll instantly send new password via email	
Hallmark	4 char min no spaces or punctuation, max 30 char.	6 char min			
LL Bean		max. 8 char	yes		
Office Max Onsale.com	no restrictions no restrictions Easy to remember name, like email address. Can include letters A-Z and/or numbers 0-9. May not include any spaces or special characters	5-15 char. no restrictions		Email them name, email, phone number and mother's maiden name and they'll email you password They ask you your hint	
Staples		no restrictions		Enter your login name and they will prompt you with the question you supplied. If you type in the right answer, they provide password.	yes
Tower Records	no restrictions	1-8 char		Use mother's maiden name to verify identity	

#### Financial Svcs

American Express	5-20 letters and/or numbers	Mailed on completion of registration, or you can set password, 5-8 char, must contain letters and numbers	Enter User ID, name as it appears on Card, account #, last 4 digits of SS# and then choose new password Choose secret code, such as mother's maiden name, place of birth, pet's name, etc.
E-trade	8-32 char	Up to 6 char. 6-16 char. With at least 3 unique characters	Enter SS#, mother's maiden name, acct # then choose new password
First USA Internet Banks Brokerages	Of letters and numbers	Yes	

#### Reference

Zagat.com	email address	Up to 15 char.	Enter email address, they email password	No
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#### Phone Co.

ATT	
Bell Atlantic	
MCI	

#### Portals

Excite	6-20 characters; only letters, numbers, and dashes	at least 6 char	yes
Lycos	no restrictions	no restrictions	
Yahoo	no restrictions	no restrictions	yes

**Essentials/Fun Stuff**

- Headlines/top stories
- Columnists
- Weather
- Moon
- Tides
- Sunrise/Sunset
- Sports Scoreboard
- Stock Portfolio/quotes
- Horoscopes
- Message Center
- Search
- Cartoons
- Games
- Daily Fortune
- Auction

**Business/Finance**

- Company News
- Upgrades/Downgrades
- Zacks Earning Surprises
- Currency Converter
- Small Business Tips/Features

**Health**

- Health Tips
- Healthy Meal
- Mayo Clinic Health Oasis
- Nutrition Physician
- Today's Fitness Feature
- Vitamins & Herbs

**Personal Finance**

- Auto Loan Monitor
- Mortgage Monitor

**News and Weather**

- News Clipper
- Lead Photo
- Lottery Results
- Daily Briefing Biz/Tech
- Daily Briefing/News

**Personal Info/Mgmt**

- Address Book
- Calendar/Planner

**Technology and computing**

- Computer Tip
- Downloads
- Shareware
- ZDNet Rumors & Content

**Community**

- Member Directory
- Message Boards
- Chatrooms
- My Clubs

	Yahoo	Excite	Infoseek	AltaVista	Lycos	Snap
Headlines/top stories	x	x	x		x	x
Columnists		x				
Weather	x	x	x	x	x	x
Moon		x				
Tides		x				
Sunrise/Sunset		x				
Sports Scoreboard	x	x	x	x	x	x
Stock Portfolio/quotes	x	x	x	x	x	x
Horoscopes	x	x	x	x	x	x
Message Center	x					
Search	x					
Cartoons		x				
Games		x				
Daily Fortune		x				
Auction					x	
Company News	x					
Upgrades/Downgrades	x					
Zacks Earning Surprises	x					
Currency Converter	x					
Small Business Tips/Features	x					
Mayo Clinic Health Oasis					x	
Nutrition Physician						
Today's Fitness Feature						
Vitamins & Herbs						
Auto Loan Monitor	x					
Mortgage Monitor	x					
News Clipper						
Lead Photo	x					
Lottery Results	x	x	x	x	x	x
Daily Briefing Biz/Tech	x					
Daily Briefing/News	x					
Address Book	x					
Calendar/Planner	x	x		x	x	
Computer Tip	x					
Downloads	x					x
Shareware	x					
ZDNet Rumors & Content	x					
Member Directory		x	x			
Message Boards	x	x				x
Chatrooms	x	x				x
My Clubs	x					

	<b>Yahoo</b>	<b>Excite</b>	<b>Infoseek</b>	<b>AltaVista</b>	<b>Lycos</b>	<b>Snap</b>
Upcoming Chats	x					
<b>Entertainment</b>						
album releases	x					
TV listings	x	x				
Movies/Movie Showtimes	x	x		x		
Soaps		x				
Local Events		x				
<b>Reference Tools</b>						
Yellow Pages	x					
Maps	x					
Phone Search	x					
Email Search	x					
Bookmarks	x	x				x
Saved Searches	x	x				
Package Tracker	x					
Career	x					
Shop and Style	x			x		
Notepad		x				
Photos		x				
Daily Download		x				
Directory				x		
Web Directory				x		
Peoplefind					x	
<b>Sports</b>						
Ski Report	x					x
Team Calendars	x					
Team News	x					
<b>Travel</b>						
Best Fares	x					
Destinations Weather	x					
Destination Spotlight/city guide	x				x	
Flight Reservations	x					
Directions					x	
Travel Reservations	x					
City of the Day		x				
<b>Web and Internet</b>						
ask Yahoo	x					
Domain Registrations	x					
Inside Yahoo	x					
Net Events	x					
Website tracker	x					
Daily Picks	x					
Yahoo Categories	x					
<b>Tips</b>						
Services		x				
Daily Living Tips		x				
Reminders		x				x

Personal	Travel	Insurance	Leasing	Content Resource	E-Commerce	Entertainment	Credit Cards	Health	ISPs
Social Security Number	Hotels	Disability	Cars	Automotive	Software	Children's	Email	Account number: Prescriptions	Utilities
Driver's License Number	Airlines - Reservai	Auto	Apartments	License Plate	Listings	Adult	Network Access	Phone numbers: Doctors	Cable
Home alarm pin	Frequent Flyer	Health	Commercial	Insurance	Directories	Voice mail	Lost card reporting	Gas	
PIN reminders	Rental Cars	Homeowners/renters	Equipment	Registration	Magazines	Security system	Security	ISPs	
	Trains	Life		Vehicle Identifir	Newspapers	Voice mail		Phone	
				Stereo	Pornography			Call Phone	
					Business				
					Auctions				

Also, can you find information on the average number of times that Americans move and then maybe how many changes of address, etc. they have to file with various merchants, forms, agencies for credit cards, subscriptions, bills,

## **PinVault.com Executive Summary**

### **Overview**

PinVault.com ("the Company") is a Web-based service ("the PinVault.com Service") that will securely store and manage a consumer's unique user names, passwords, personal identification numbers (PINs) and other valuable pieces of personal information. With the PinVault.com Service, subscribers (hereafter the term "subscribers" is used interchangeably with "users") can arrange their own unique master user name and password. Users will now only have to remember one user name and password which provides them with access to PinVault.com's database storing all of their other personal information. Additionally, the PinVault.com Service will link subscribers to relevant Web sites and even automatically log subscribers onto those Web sites which require a user name and password. As such, PinVault.com is positioned to be the next generation portal because it will serve as a secure online personal assistant as well as an individualized gateway to the Internet. PinVault.com embraces the fundamental principle of enabling subscribers free access to their vital information at anytime, from anyplace, with any band, through any protocol and with any device. The technological cornerstones of PinVault.com's unique selling proposition are based on providing a secure, private, scalable, reliable, available, flexible and individualized service to consumer subscribers.

### **Mission**

The Company's mission is to become a "Personal Assistant Portal" that will consistently be ranked as one of the top 10 most visited Web sites; the ranking will be measured both by the number of unique users registered, and the total number of page views seen by those users. By providing a mass appeal consumer service which enhances the Subscriber's entire online and offline experience, PinVault.com will revolutionize the field of personal data management in the 21<sup>st</sup> Century.

### **Market Analysis**

Every day, the Internet continues to grow into a more powerful medium for information, entertainment and communication; however, Web users today are continually frustrated by three main issues: 1) suffering from a lack of speed, or bandwidth, in terms of Internet connectivity, 2) drowning in a sea of information and not being able to locate the exact information online which they want and 3) being inundated with an ever growing number of unique user names and passwords that they are required to create, manage, remember and use.

Speed, or the lack thereof, is being addressed by broadband online services such as @Home and Road Runner. Content searches are being addressed by search engines such as Yahoo! and Lycos which are continually refining their capabilities and search string methodologies to provide more intelligent and accurate responses to consumers' queries. However, the field of personal data management is in its nascent stage. For example, various firms' products and services such as 3Com's Palm Pilot, [REDACTED] MaxLock.com's WebPasskey and MyPassword.net, have attempted to address this opportunity through: 1) device-centric approaches using Personal Digital Assistants (PDAs), 2) browser-centric (and therefore device-centric) approaches using Personal Computers (PCs), 3) proprietary software-centric approaches using PCs and PDAs, and 4) Web site-centric approaches using very primitive approaches pertaining to data and content management, marketing, security, etc. Although speed and content overload are being addressed by large industry players, no firm, to date, is addressing the ever-growing problem of managing user names and passwords in a framework, process and model similar to PinVault.com.

The market for PinVault.com is driven by two market forces: 1) the proliferation of applications and services requiring unique user names and passwords and 2) the lack of any standardization initiatives with respect to user names and passwords. Today, there are no standard conventions practiced with regard to protocols for user names and passwords. Thus, consumers have been frustrated by the vast volume of user names and passwords that they need to remember and use in order to lead their lives in today's society, both online and offline. Regarding consumers' online lives, many Web surfers have collected numerous user names and passwords from a wide variety of Internet applications including Internet Service Providers, Email services, E-commerce Web sites, etc. The same is applicable to consumers' offline lives whereby they have user names, PINs and/or passwords for virtually every aspect of their lives, including automated teller machines (ATMs), voice mail, home security systems, etc.

The problem that consumers have in managing the abundance of different user names and passwords presents the very ripe and lucrative business opportunity for PinVault.com. User names and passwords have varying

requirements regarding minimum and maximum character length, case sensitivity, alphanumeric character sequences, special characters, fields, etc. For example:

- Schwab.com, the nation's largest online stock broker, provides its account holders with an 8 (eight) digit account number serving as the user name and stipulates that passwords have to be 6 (six) to 8 (eight) alphanumeric characters.
- E-Trade, the world's most-visited online investing site, mandates that its subscribers' user names need to be 8 (eight) to 32 (thirty two) characters in length and that their passwords can be up to 6 (six) characters in length.
- First USA, the world's largest credit card issuer, requires that user names be 6 (six) to 16 (sixteen) characters in length and passwords be 6 (six) to sixteen (16) characters with at least 3 (three) unique characters.
- CDnow, the world's leading online music store, stipulates that its subscribers' user names need to be the individual subscriber's first and last name, and that passwords can be between 4 (four) and 10 (ten) characters in length.
- eToys, the world's leading online toy store, requires that user names be the customer's email address and passwords be 5 (five) to twelve (12) characters in length.

The lack of user name and password standardization initiatives exacerbates consumers' frustration when they cannot remember their own user names and passwords. One of the Internet's greatest strengths is the immediacy by which a user can access information. However, this benefit is mitigated when a user is thwarted from accessing and/or logging onto a Web site because he cannot remember whether the user name and/or password is his first and last name, email address, an alphanumeric sequence of characters or some other permutation of letters, numbers and/or special characters.

#### **The PinVault.com Service**

PinVault.com organizes all of your personal information in its unique and intuitive information architecture designed by world class information architects. Consequently, the PinVault.com Service is a compelling, intuitive, modular and easy to use service. The Company's information architecture utilizes directories and sub-directories across a wide array of mainstream categories including:

- Travel – Airline reservations, Travel agencies, Frequent Flyer Numbers, Hotels Frequent Guest Programs, Rental Car Companies, etc.
- Finance – Bank Account Numbers, Brokerage Accounts, Credit Card Accounts, etc.
- Content – Newspapers, Magazines, Directories, Listings, Children's, Adult, etc.
- E-Commerce – Web sites selling Books, Music, Software, Travel, etc.
- Insurance – Policy Information for Auto, Health, Homeowners, Life, etc.

In addition to listing approximately 10 (ten) primary categories and cross referencing of various categories within different directories that the PinVault.com Service provides, the Company also provides subscribers with the ability to create and/or customize categories within PinVault.com.

Another key component of the PinVault.com Service is that in addition to storing a registered subscriber's information, the PinVault.com Service will link subscribers to relevant Web sites and even automatically log the subscriber onto those sites requiring user names and passwords that PinVault.com securely stores for the user.

#### **Customers**

PinVault.com classifies its customers into four groups: 1) consumer subscribers, 2) content providers, 3) advertisers, and 4) E-Commerce firms.

#### **Value Proposition**

PinVault.com's value proposition for consumers is predicated upon providing its subscribers access to their secure information and enabling them to modify and retrieve their information: 1) with just one user name and password of their choice, 2) 24 hours per day, seven days per week, 3) on their personal computer (PC), personal digital assistant (PDA), digital set-top box, wireless phone, wireline phone, pagers, etc., 4) via a narrowband or broadband connection, 5) through Internet Protocol (IP), Wireless Access Protocol (WAP) or plain old telephone service (POTS), 6) at home, at the office, in any geographic location - locally, regionally, nationally, globally, etc.

In addition to storing user names and passwords for subscribers related to online applications and services, PinVault.com will enable subscribers to securely store data – user names, passwords, PINs, account information – related to everyday life, such as credit card account numbers, health insurance ID policy numbers, car registration,

bank account numbers, voice mail access codes, etc. By linking subscribers to various Web sites and automatically logging them onto those sites which require user names and passwords, PinVault.com will enhance its subscribers' abilities to better manage all of their personal data.

PinVault.com also generates value to content providers and online advertisers by more efficiently and effectively storing and managing data. Additionally, PinVault.com creates value for E-Commerce firms by facilitating sell-through of various goods and services by linking subscribers to and logging subscribers onto those E-Commerce sites. With the proliferation of user names and passwords that consumers have to remember, it is not uncommon for consumers to have several user names and passwords for one particular Web site because each time that they go to log on, they cannot remember the user name and password that they previously chose. Therefore, these information overloaded subscribers get frustrated when they have to register again and again. Thus, there are increased costs that content providers, online advertisers and E-Commerce firms incur to manage and store more data. As well, these firms do not have an accurate assessment of Web traffic and the number of unique users.

### **Business Model**

PinVault.com is a free service provided to its subscribers via the World Wide Web. By leveraging its subscriber base, PinVault.com will generate the following revenue streams: 1) advertising sales revenue generated from the sale of advertisements (banners, videos, virtual reality features) and sponsorships within the PinVault.com Service; 2) E-commerce revenue derived from transaction splits with E-commerce merchants selling various goods and services that are linked from, and thus enabled through, the PinVault.com Service; 3) fees generated from various Web sites purchasing "anchor tenant" space within the PinVault.com Service; this premiere feature of PinVault.com will enable the automatic registration of new subscribers on those 3<sup>rd</sup> party premier sites (Travel: American Airlines, Delta Airlines, Disney World, National Car Rental, United Airlines, US Airways, etc.).

### **Strategies and Tactics Going Forward**

PinVault.com intends to quickly staff a core team of accomplished, Web-savvy professionals to perform a variety of cross-functional duties including: 1) general management and operations, 2) strategic planning and business development, 3) technology and engineering, 4) finance and accounting, 5) product development, 6) marketing and sales, etc.

Specifically, PinVault.com intends to invest heavily on staffing and resources for: 1) aggressive marketing and sales initiatives to grow the business in terms of awareness, interest and trial and repeat, 2) visionary engineering research and development to develop, implement and enhance PinVault.com's technology, 3) world class information architects credited with designing some of today's most successful Web sites and online services and 4) outsourcing to best of breed vendors in a variety of disciplines to assist in the development and implementation of PinVault.com's technology.

Given that PinVault.com has a small, growing team and that time to market is a critical strategic objective for the Company, PinVault.com will gain first mover advantage in the marketplace by outsourcing work outside of its core competence to various firms with their forte in specific areas such as:

- Online graphic design (i.e., Razorfish, Agency.com)
- Backbone connectivity (i.e., Frontier GlobalCenter, Exodus Communications)
- Centralized content management system (i.e., Vignette, Oracle)
- Database software (i.e., Oracle, Sybase)
- Security analysis, operations and implementation (i.e., META Group)
- Usage tracking (i.e., I/PRO)
- Advertising management and insertion system (i.e., DoubleClick/NetGravity)

### **Data Integrity, Privacy & Security**

The PinVault.com technology platform is designed to ensure the privacy and integrity of data and communications by utilizing a combination of security methodologies to provide multiple lines of defense against potential hackers, data pirates and thieves. PinVault.com protects its subscribers' privacy by encrypting data; specifically, every communication between PinVault.com's users and the PinVault.com servers employs the Secure Sockets Layer (SSL) protocol. PinVault.com also uses digital server certificates as well as customized user name and password schemes to authenticate users. Subscribers can arrange their own unique master user name and password which permits access to PinVault.com's database storing all of the subscriber's personal information. Additionally, every

PinVault.com application records usage tracking information, thus creating an audit trail. To secure the Company's network infrastructure, PinVault.com uses a multi-layered firewall complex. In addition, network vulnerability scanners are utilized on a regular basis to proactively monitor the system's security status. To ensure uninterrupted 24x7 availability, PinVault.com utilizes redundant, fault tolerant servers with associated software. The Company's physical security controls are comprised of comprehensive measures including: 1) multi-layered internal network and information system safeguards, 2) retinal scanners, 3) fingerprint identification, 4) dual-level access points and 5) multiple alarm systems.

### **Management Team**

PinVault.com's management team is comprised of professionals from diverse disciplines who have attained successes with industry giants such as Road Runner High Speed Online, a division of Time Warner, (NYSE: TWX), the world's largest entertainment company, and Razorfish (NASDAQ: RAZF), the world's leading digital change management firm. As such, PinVault.com is poised to fundamentally change the way consumers interact with the Internet because, in part, the Company's management team can be classified as what Silicon Valley has termed a "second-generation Web company."

To complement PinVault.com's Executive Management Team and oversee all aspects of corporate governance, the Company has enlisted the services of a very accomplished Board of Directors including the former President and Chief Executive Officer of Philip Morris USA, the former Chief Financial Officer of the Campbell Soup Company, the Dean of Columbia Business School, the former President of Time Warner's Road Runner High Speed Online and the former Managing Director of Skidmore, Owings & Merrill, the world's largest architectural firm. Each Director of the Company will provide value-added consulting services by leveraging their respective knowledge and skill sets from various disciplines.

### **Capitalization**

PinVault.com is raising \$10 million in its Series A round. The Company intends to use the net proceeds of this offering for capital expenditures, working capital and general corporate purposes over the next 6-12 (six to twelve) months.

### **The Bottom Line**

Given that consumers are inundated with managing their growing volume of unique user names and passwords, PinVault.com is uniquely positioned to hit the ground running, fill a void in the marketplace and thus become one of the top 10 most visited Web sites in the United States. By capitalizing on this opportunity with alacrity and securing first mover advantage, PinVault.com, the Personal Assistant Portal, will be embraced by consumers, online advertisers and E-Commerce firms. As such, PinVault.com will create value for its customers and investors by revolutionizing the field of personal data management.

World class information architects credited with designing some of the most visited Web sites and online services in the world

800+ million web sites

top 10 ratings, page views, unique users

free to end user subscribers and advertisers supported

AOL changing user name and password requirements last week, 8/16/99

Contact information customer service

Outsource Vignette has enhanced its industry leading Web content application system with lifecycle personalization, profiling and decision support capabilities, to provide an enterprise-wide foundation for effective Internet Relationship Management.

Nonetheless, advances in search technology are somewhat mitigated by the exponential growth in online content and the fact that search engines simply cannot keep pace with cataloging the burgeoning amount of content that is placed online every day.

PinVault.com will be your gateway to the Internet because it is positioned to add value to your life by making you manage your time more effectively and efficiently, both online and offline.

As the amount of information grows on the Internet with respect to content, applications and services, consumers are Simple Data when individualized, yet complicated when taken collectively  
bookmark management

Killer applications (killer apps)

Change of address - Number of times people move Change of names (life changing events)

Screen shots of access denied because of incorrect passwords and user names supplied

Taxonomy

Marketing costs would be huge and most likely largest expense

Internal - Product Management, External – Marketing Communications, Sales, Office Manager, General Management, PR, Legal, Graphics

Centralized location of data

Commerce revenue transaction share opportunities by enabling commerce transactions

Many different Web sites and services require the user to use various  
Manage timing with changing of passwords every 30 days to maintain security

You may log on as Fred Flintstone or the children's character Barney, but...

Direct links to E-commerce sites  
Slogan – Portal with double entendre

Research on how many user names and passwords people have

The core of Internet Relationship Management is attracting and retaining customers' attention over time. The Web is an attention-driven business environment and a company's online Return On Investment is determined by its ability to maximize the value of each customer during their "lifecycle". In the online business paradigm, a new class of customer, the connected customer, is in control of the business interaction and selling process. To achieve long-term success, Web businesses must drive and manage customer attention by focusing on fulfilling customer needs rather than simply streamlining customer transactions. Driving customer attention requires an equal grasp of both online content and online customers

Data when by itself is relatively easy versus collectively it is difficult to manage

I have five user names and passwords from US Airways

With the content management (and delivery) features, you create, store, manage and deliver content with the utmost flexibility and efficiency.

Voice mail

Home

Work

Cell phone

Email

AOL

Work network

ATM

Fidelity 401K

Etrade

Ebay

AdAge.com

NYTimes.com

Brandweek.com

US Airways

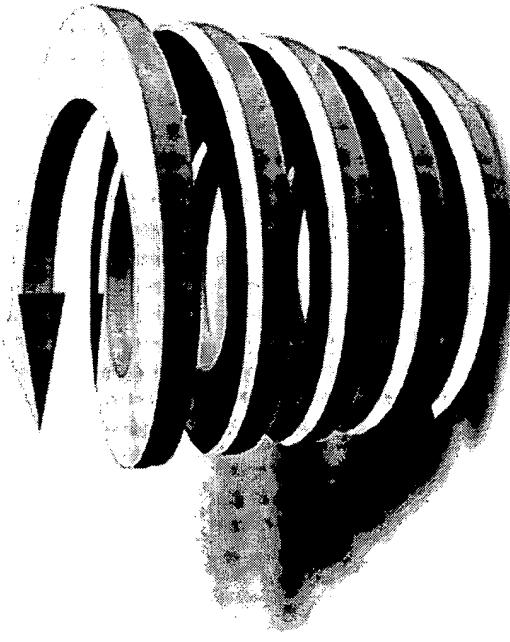
AmericanAirlines

MarriottMiles

Forrester

# The Sougth After Virtuous Cycle For Value Creation At

Develop a comprehensive Personal Assistant Portal  
that revolutionizes personal data management



Grow Unique Users  
&  
Build Audience  
  
Generate Revenue \$\$  
&  
Grow Share Owner Wealth \$\$\$

Radar Screen Attention:  
Venture Capitalists  
Analysts  
Technologists  
Marketers  
Advertisers  
Press

# PinVault.com

# Mission

- To be ranked as one of the top 10 Web sites
  - Number of unique users
  - Number of page views seen

# Internet Issues

- Speed, or the lack thereof
- Not being able to find the content you want
- Having too many user names and passwords

# Internet Issues

- Speed, @Home, Road Runner
- Not being able to find the content you want
  - Search Engines Lycos, Yahoo!, etc.
- Having too many user names and passwords
- software firms
- browsers
- devices

# Technological Cornerstones

- Secure
- Private
- Scalable
- Reliable
- Available
- Flexible
- Individualized service

– to end user consumer-subscribers

Confidential

# Internet Issues

- No standardization initiatives
- Character length
  - alphanumeric
  - Case sensitive
  - special characters
- Fields
  - some other permutation of numbers, letters, special characters

# Revenue Streams

- Advertising sales revenue
- E-Commerce transaction revenue
- Fees for premiere site registration

# Differentiation

- Framework
- Process
- Business Model

# Security Measures

- Secure Sockets Layer protocol (SSL)
- Digital server certificates
- Customized user name password schemes to authenticate users
- Usage tracking information creates an audit trail
- Encrypting data
- Multi-layered firewall complex

# Physical Security Measures

- Multi-layered internal network and information system safeguards
  - Retinal scanners
  - Fingerprint identification
  - Dual-level access points
  - Multiple alarm systems

# Value Proposition

- **Anytime** - 24 hours per day, seven days per week
- **Anyplace** - at home, at the office, in any geographic location - locally, regionally, nationally, globally, etc.
- **Any band** - via a narrowband or broadband connection
- **Any protocol** - through Internet Protocol (IP), Wireless Access Protocol (WAP) or plain old telephone service (POTS)
- **Any device** - personal computer (PC), personal digital assistant (PDA), digital set-top box, wireless phone, wireline phone, pagers

Introducing the next generation portal...

## The Personal Assistant Portal

Presented to:

Presented by:

September 13, 1999

PinVault.com is a free, Web-based service that will securely store and manage a consumer's unique user names, passwords, personal identification numbers (PINs) and other valuable pieces of personal information.

## PinVault.com Revolutionizes Personal Data Management

- The PinVault.com Service is a Personal Assistant Portal which enables consumers to:**
  - Have just one master user name password to remember
  - Access information from anywhere, at any time, with any device (computer, PDA, etc.)
  - Use directories and sub-directories including Travel, Finance, Content, E-Commerce, Insurance, etc. and customized categories
  - Link directly to relevant Web sites and automatically be logged onto those sites

To be ranked as one of the top 20 Web sites in terms of:

- Number of unique users registered
  - Number of page views seen
1. Yahoo!
  2. AOL.com
  3. [REDACTED]
  4. Geocities.com
  5. Netscape.com
  6. Go.com
  7. [REDACTED]
  8. Lycos.com
  9. Excite.com
  10. Angelfire.com
  11. Amazon.com
  12. Tripod.com
  13. [REDACTED]
  14. [REDACTED]
  15. Bluemountainarts.com
  16. Altavista Search Services
  17. Snap.com
  18. Ebay.com
  19. Real.com
  20. Looksmart.com

Source: [REDACTED]

## **Web consumers are frustrated by 3 main problems today:**

- Slow Internet Connections - Suffering from slow narrowband connections
- Content Overload - Drowning in a sea of information and not being able to find the content you want
- User Name and Password Proliferation - Having too many user names and passwords to create, manage and remember

Speed

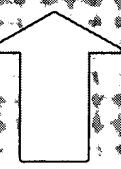
High Speed Internet Service Providers: @Home, Road Runner, Bell Atlantic, etc.

Content

Search Engines such as Lycos, Yahoo!, etc.

User Names &

Passwords



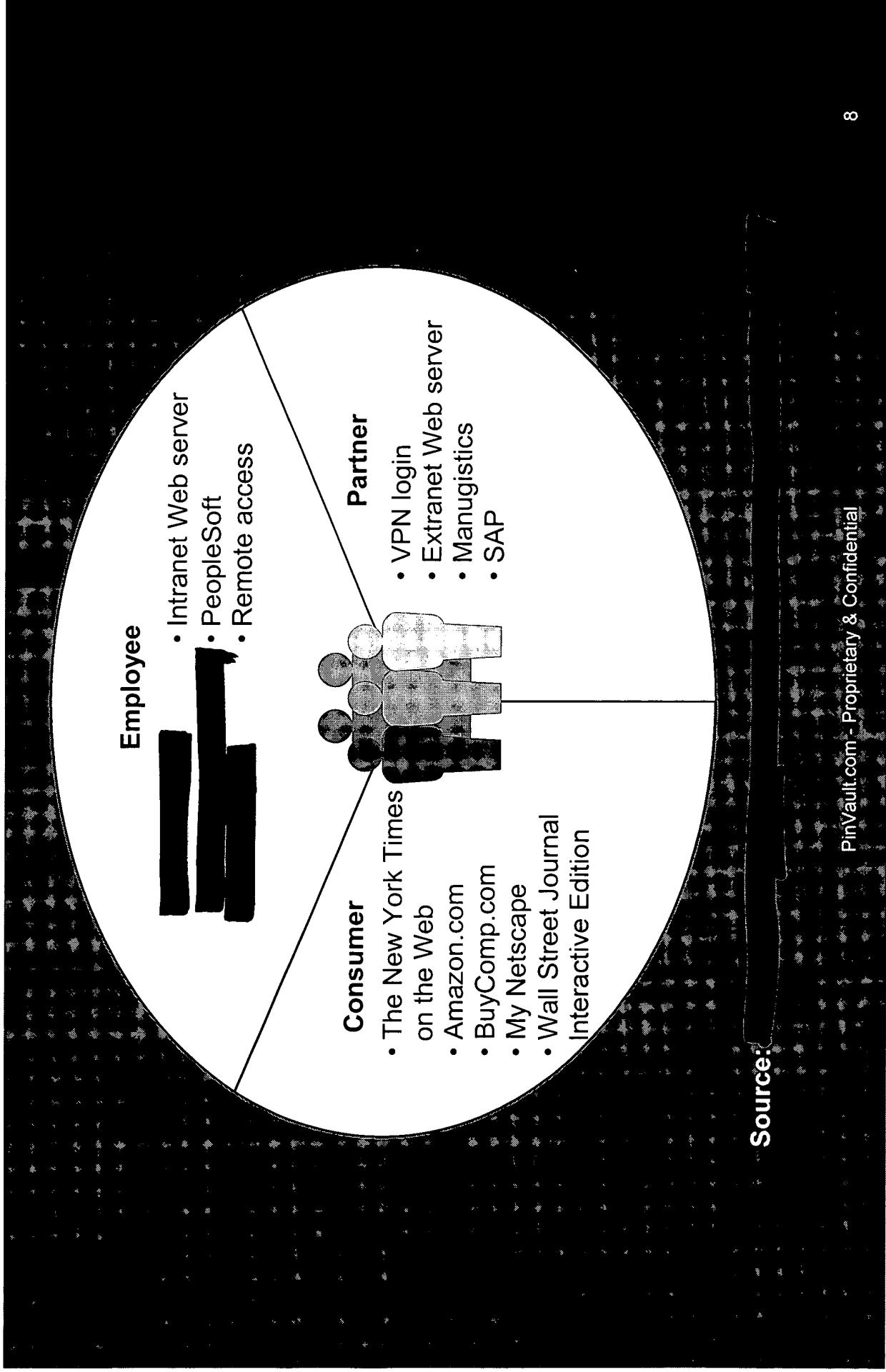
3Com,  
[REDACTED]  
Netscape, etc.

- Proliferation of applications requiring user names and passwords, both online and offline
  - Online applications: ISPs, Email services, E-Commerce Web sites, etc.
  - Offline applications: ATMs, voice mail, home security systems, car registration, etc.

### Lack of standardization in terms of:

- Minimum/maximum character length
- Alphanumeric requirements
- Case sensitivity
- Special characters

# Typical Employees Today Must Remember 15 or More Passwords



# Lack of Standardization Causes Confusion

Web site	User ID Minimum Characters	Password Maximum Characters	Case Sensitive	Other Requirements
CDnow	4	10	Yes	
eToys	5	12		
E*trade	8	32	6	
First USA	8	16	6	Yes
LL Bean	1	30	1	No spaces of punctuation
Schwab	8	8	8	Assigned Account # is User ID
Wall Street Journal	1	16	5	

## All Authentication Systems Have Shortcomings

	<b>Method</b>	<b>Strengths</b>	<b>Weaknesses</b>	<b>Comments</b>
<b>Something you know</b>	ID and password	<ul style="list-style-type: none"> <li>• Widely supported</li> </ul>	<ul style="list-style-type: none"> <li>• Cumbersome</li> <li>• Limited security</li> </ul>	<ul style="list-style-type: none"> <li>• Poor accountability when users share passwords</li> <li>• Unsuitable for high-value transactions</li> </ul>
<b>Something you have</b>	Random number token	<ul style="list-style-type: none"> <li>• Proven security</li> <li>• Broad applications support</li> </ul>	<ul style="list-style-type: none"> <li>• Difficult to use</li> <li>• Expensive</li> </ul>	<ul style="list-style-type: none"> <li>• Too cumbersome to force on partners</li> </ul>
<b>Something you are</b>	Digital certificate	<ul style="list-style-type: none"> <li>• Flexible</li> </ul>	<ul style="list-style-type: none"> <li>• Immature</li> </ul>	<ul style="list-style-type: none"> <li>• Poor interoperability</li> <li>• Limited application support</li> </ul>
<b>Something you are</b>	Smart card	<ul style="list-style-type: none"> <li>• Ease of use</li> </ul>	<ul style="list-style-type: none"> <li>• Expensive</li> <li>• Expensive</li> </ul>	<ul style="list-style-type: none"> <li>• Expensive readers</li> <li>• Limited application support</li> </ul>
<b>Something you are</b>	Biometric	<ul style="list-style-type: none"> <li>• Highly secure</li> </ul>	<ul style="list-style-type: none"> <li>• Cost</li> <li>• Privacy concerns</li> </ul>	<ul style="list-style-type: none"> <li>• Biometric (e.g.: fingerprint)</li> <li>can't leave the reader -- impossible to replace if compromised</li> </ul>

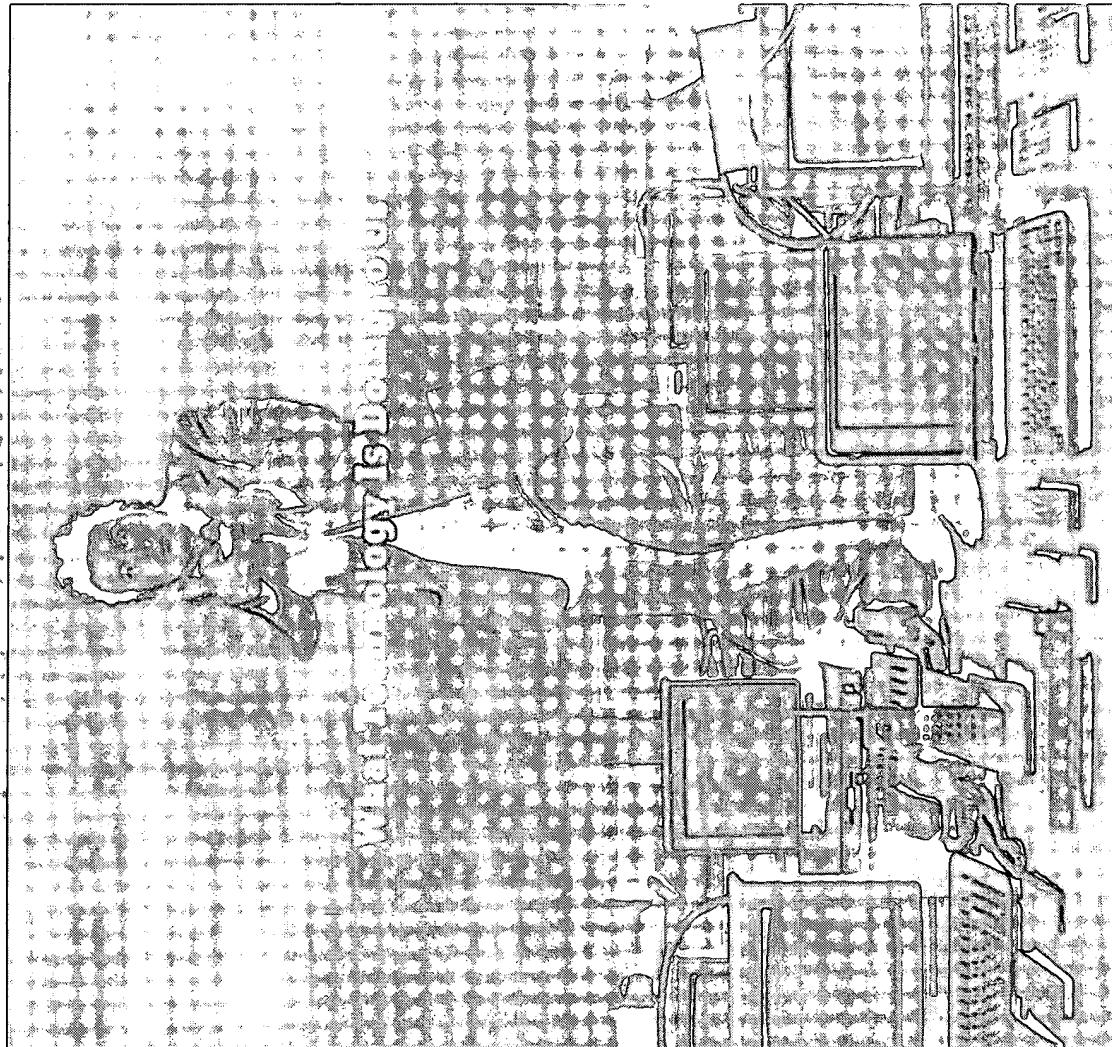
**Source:** The Forrester Report, A Digital Certificate Road Map, June 1999

## Competitive Approaches

- Device-centric approaches using PDAs
- Browser-centric (and therefore device-centric) approaches using PCs
- Proprietary software-centric approaches using PCs and PDAs
- Web site-centric approaches using primitive approaches pertaining to data and content management, marketing, security, etc.

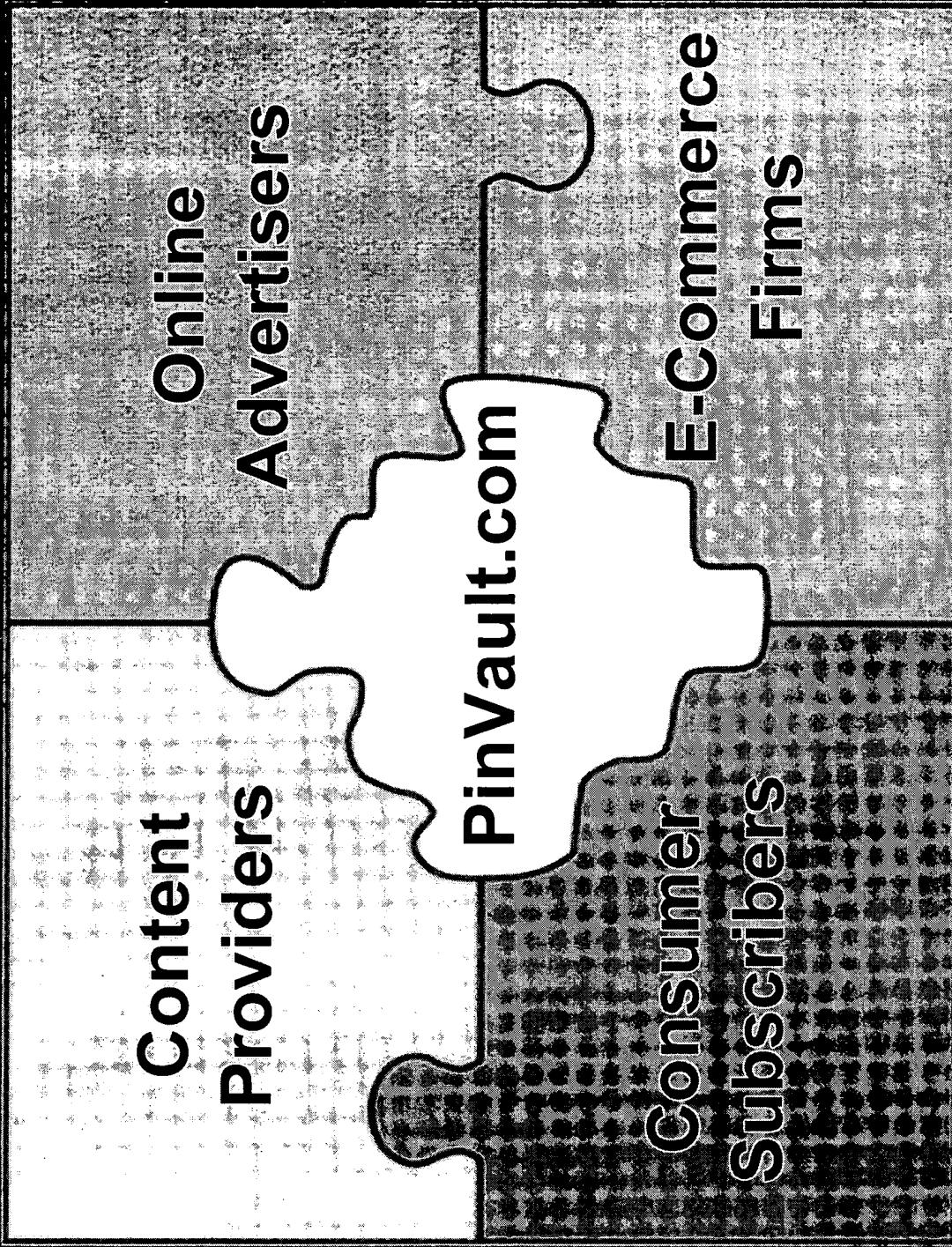
**PinVault.com**

Technology Is A Mixed Blessing



**PinVault.com**

# Leveraging Keiretsu-type Synergies Among Customers



## Value Proposition

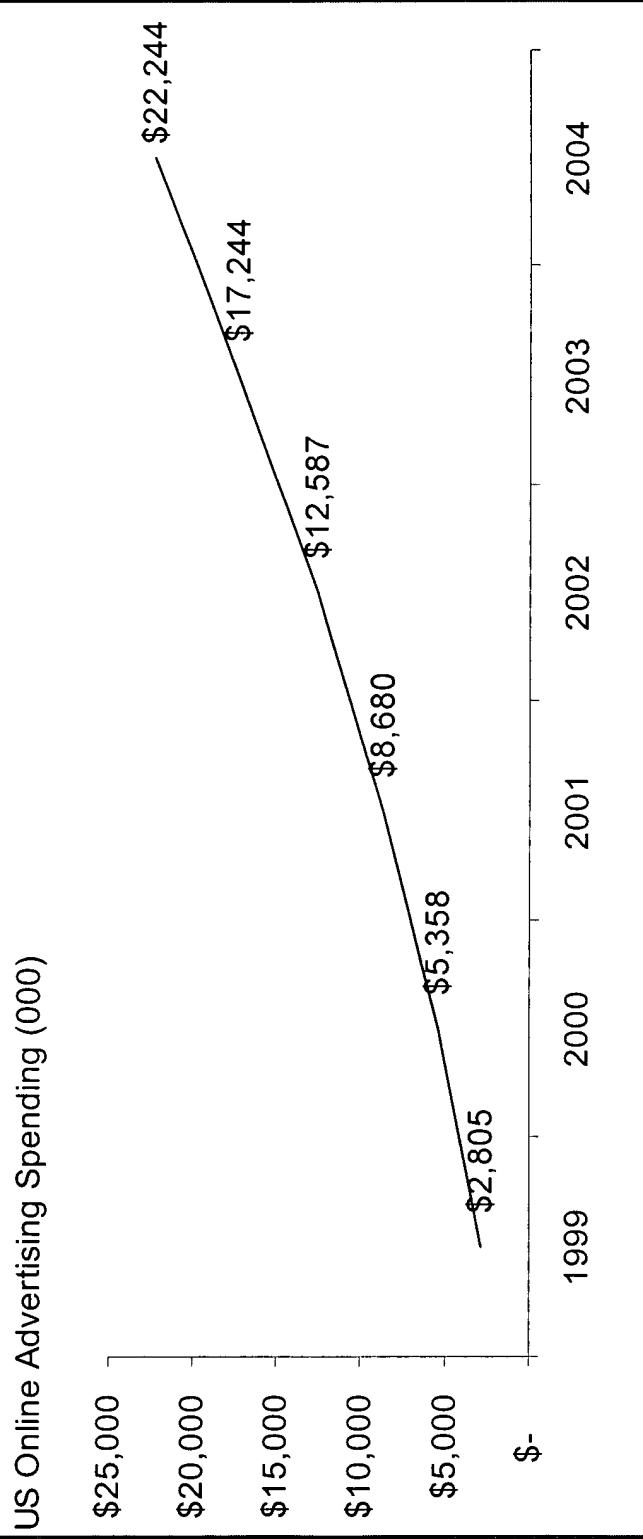
**PinVault.com embraces the fundamental principle of enabling subscribers access to their information:**

- **Anyone** - with just one user name and password of their choice, consumers can access their entire personal database
- **Anytime** - at point in time, 24 hours per day, seven days per week, 365 days per year
- **Anyplace** - at home, at the office, in any geographic location - locally, regionally, nationally, globally, etc.
- **Any band** - via a narrowband or broadband connection
- **Any protocol** - through Internet Protocol (IP), Wireless Access Protocol (WAP) or plain old telephone service (POTS), etc.
- **Any device** - on a personal computer (PC), personal digital assistant (PDA), digital set-top box, wireless phone, wireline phone, pager, etc.

**PinVault.com will garner three key revenue streams:**

- Advertising sales revenues
- E-Commerce transaction revenue splits
- Premiere Web site registration fees

# Internet Advertising Expenditures Grow To \$22 Billion By 2004

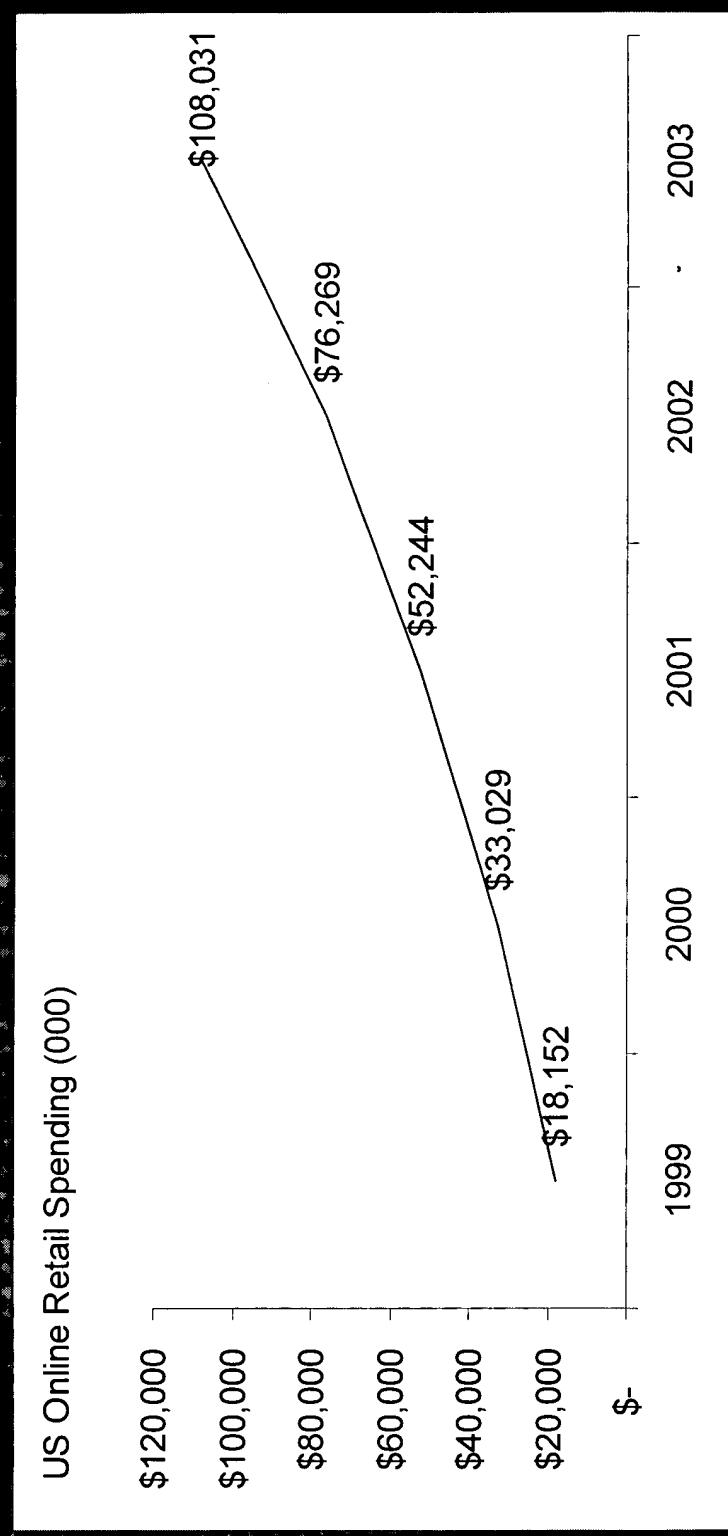


US online advertising spending (m)	1999	2000	2001	2002	2003	2004
Annual growth rate	119%	91%	62%	45%	37%	29%
Percent of traditional advertising	1.3%	2.4%	3.7%	5.1%	6.6%	8.1%

Source: The Forrester Report, Internet Advertising Skyrockets, April 1999.

PinVault.com - Proprietary & Confidential

## E-Commerce Revenues Grow To \$108 Billion by 2003



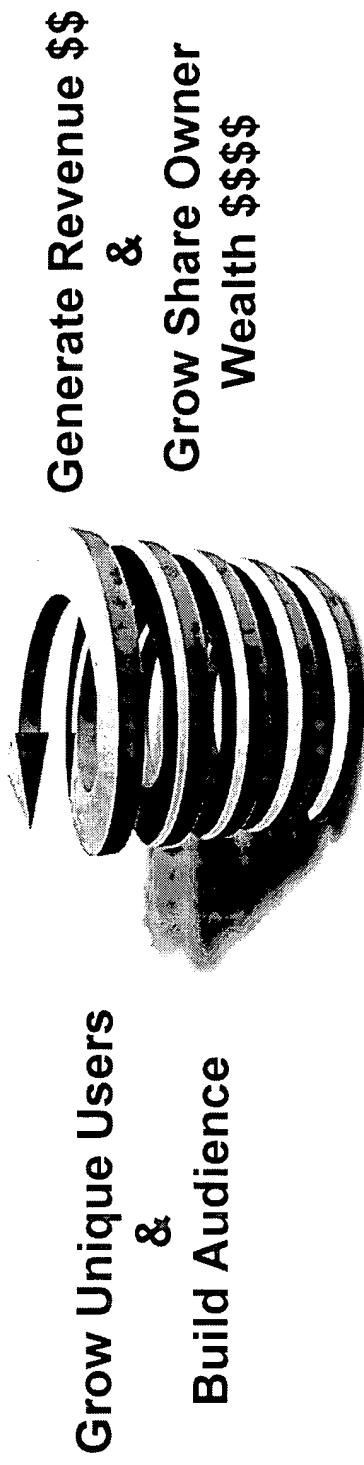
	1999	2000	2001	2002	2003
US online retail spending (m)	\$18,152	\$33,029	\$52,244	\$76,269	\$108,031
Annual growth rate	132%	82%	58%	46%	42%
Percent of traditional commerce	1%	2%	2%	2%	6%

Source: The Forrester Report, Internet Advertising Skyrockets, April 1999.

PinVault.com - Proprietary & Confidential

# The Sought After Virtuous Cycle For Value Creation

**Develop a comprehensive Personal Assistant Portal  
that revolutionizes personal data management**



**Attract Radar Screen Attention:**

- Venture Capitalists**
- Analysts**
- Technologists**
- Marketers**
- Advertisers**
- Press**

## Technological Cornerstones

- Secure
- Private
- Scalable
- Reliable
- Available
- Flexible
- Individualized service
  - to end user consumer subscribers

- **Secure Sockets Layer (SSL) protocol**
- **Data Encryption**
- **Digital server certificates**
- **Customized user name password schemes to authenticate users**
- **Usage tracking information creates an audit trail**
- **Multi-layered firewall complex**

- o Multi-layered internal network and information system safeguards
- o Retinal scanner identification
- o Fingerprint scanner identification
- o Dual-level access points
- o Multiple alarm systems

# SERVICES OFFERED & VALUE PROPOSITION FOR DIRECT CUSTOMERS

PinVault.com boldly embraces its customers: 1) Consumer Subscribers 2) Online Advertisers, 3) E-Commerce Firms and 4) Content Providers.

SERVICES OFFERED	CONSUMER SUBSCRIBERS	ONLINE ADVERTISERS	E-COMMERCE FIRMS	CONTENT PROVIDERS
<b>The Personal Assistant Portal / General Internet Utility Services</b> <ul style="list-style-type: none"> <li>- Store and organize personalized data in various categories that are of interest and/or need to the subscriber.</li> <li>- Link to Web sites and log subscribers onto those sites requiring a user name and password.</li> <li>- Frequent flyer numbers, reward programs, E-commerce sites, financial services, content, applications, etc.</li> <li>- Premiere site registration</li> <li>- Provide one touch buy button ability to provide billing and shipping information.</li> </ul>	<b>Mass Appeal Advertising Opportunities to Reach Next Generation Portal Audience Services</b> <ul style="list-style-type: none"> <li>- Standardized usage tracking &amp; reporting</li> <li>- Great reach and frequency of targeted audience segments</li> <li>- Interactive service for consumers</li> <li>- Sponsorship Opportunities</li> <li>- Custom Publishing and Category Offering</li> </ul>	<b>Turnkey Solution</b> <ul style="list-style-type: none"> <li>• Direct links facilitating one touch buy button for ordering, paying and shipping</li> <li>• PinVault.com Roundtable of E-commerce players</li> <li>• Standardized usage tracking &amp; reporting</li> </ul>	<b>Turnkey Solution</b> <ul style="list-style-type: none"> <li>• PinVault.com</li> <li>• Roundtable of world-class programmers</li> <li>• Premiere Web site registration</li> <li>• Provide standardized usage reporting</li> </ul>	<b>Grow revenue &amp; earnings through new medium</b> <ul style="list-style-type: none"> <li>• Increase frequency, duration and quality of consumers' online experiences. Increase frequency, duration and quality of consumers' online experiences.</li> <li>• Stem lost sales from consumers' frustration</li> <li>• Generate incremental commerce revenue opportunities</li> <li>• Facilitate sell-through of various goods and services by linking subscribers to and logging subscribers onto E-Commerce sites.</li> <li>• Decrease data storage costs that are due to one user registering with multiple user names on a Web site; this in turn will also provide better tracking estimates</li> <li>• Decrease data storage costs that are due to one user registering with multiple user names on a Web site; this in turn will also provide better tracking estimates</li> <li>• Complement existing reach and grow audience</li> </ul>
<b>VALUE PROPOSITION</b> <ul style="list-style-type: none"> <li>- Remember just one master user name and password</li> <li>- Access information from any where, at any time, with any device (PC, TV, PDA, PCS), on any band (narrow or broad), via any protocol (IP or WAP)</li> <li>- Uses intuitive directories and sub-directories</li> <li>- Allows for customization of personal profiles and categories</li> <li>- Provides direct links directly to Web sites and automatically logs consumers onto those sites requiring a user name and/or password</li> <li>- Champions functionality</li> <li>- Ease of Use</li> <li>- Intuitive</li> <li>- Appealing look &amp; feel</li> <li>- Depth &amp; breadth of services and content</li> </ul>	<b>Leverage Keiretsu-type Synergies</b> <ul style="list-style-type: none"> <li>• Increase frequency, duration and quality of consumers' online experiences. Increase frequency, duration and quality of consumers' online experiences.</li> <li>• Increase advertising effectiveness by focusing dollars on consumer utility.</li> <li>• More efficiently and effectively stores and manages data.</li> <li>• Decrease data storage costs that are due to one user registering with multiple user names on a Web site; this in turn will also provide better tracking estimates</li> </ul>	<b>Grow revenue &amp; earnings through new medium</b> <ul style="list-style-type: none"> <li>• Increase frequency, duration and quality of consumers' online experiences</li> <li>• Stem lost sales from consumers' frustration</li> <li>• Generate incremental commerce revenue opportunities</li> <li>• Facilitate sell-through of various goods and services by linking subscribers to and logging subscribers onto E-Commerce sites.</li> <li>• Decrease data storage costs that are due to one user registering with multiple user names on a Web site; this in turn will also provide better tracking estimates</li> <li>• Complement existing reach and grow audience</li> </ul>	<b>Grow revenue &amp; earnings through new medium</b> <ul style="list-style-type: none"> <li>• More efficiently and effectively stores and manages data</li> <li>• Generate incremental online advertising opportunities</li> <li>• Enable control of their own destiny</li> <li>• Ensure content is accurate</li> <li>• Complement existing reach and grow audience</li> </ul>	<b>Decrease data storage costs that are due to one user registering with multiple user names on a Web site; this in turn will also provide better tracking estimates</b> <ul style="list-style-type: none"> <li>• Decrease data storage costs that are due to one user registering with multiple user names on a Web site; this in turn will also provide better tracking estimates</li> <li>• Complement existing reach and grow audience</li> </ul>

**JONATHAN H. BARI**  
226 West Rittenhouse Square  
A p a r t m e n t # 2 0 1 5 A  
Philadelphia, PA 19103

---

To: Mike Aregood

From: Jon Bari

Date: 9/27/99

Via fax: 610-538-2015  
610-538-2057

Total pages: 4

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The screenshot shows the E\*TRADE login interface. At the top, there's a navigation bar with links for Home, Portfolios, Markets, Quotes & Research, Trading, and Account Services. Below the navigation bar is a large header reading "E\*TRADE Customer & Member Log On". A promotional message encourages users to refer friends for mileage points. A prominent error message states "Invalid User Id or Password specified". The login form includes fields for "E\*TRADE User Name" and "Password", a "LOG ON" button, and a dropdown menu for "Start In" set to "Home". Below the login area, there are links for password recovery ("Members: Forgot your password?") and access to OptionsLink for business clients.

E\*TRADE

Home Portfolios Markets Quotes & Research Trading Account Services

## E\*TRADE Customer & Member Log On

**⚠ Customers! Earn up to 50,000 United Mileage Plus miles by referring your friends to E\*TRADE.  
Find out how (requires customer logon).**

Invalid User Id or Password specified

E\*TRADE User Name:  Password:  LOG ON Start In:

[Members: Forgot your password?](#)

► Log on to [OptionsLink™](#)  
(For Business Solutions clients only)

System response and account access times may vary due to market conditions, system performance, and other factors.

Copyright © 1998-1999 E\*TRADE Securities, Inc. All rights reserved.  
Member NASD/SIPC. [User Agreement](#). [Privacy Statement](#). Version 2.0.



## Login to Personal TravelWorks

Please check the following for errors...

### Been here before?

Login name:

Password:

[Forgot my password](#)  
[Change my password](#)

**Enter**

Remember my login name

## U.S AIRWAYS PERSONAL TRAVELWORKS

- Incorrect password

### First time here?

**Join**

**Guest**

highlighted  
this area

### Terms and Conditions

Making travel reservations through Personal TravelWorks is **FREE**. We only need a credit card number on file when you put a reservation on hold or purchase tickets. To keep your credit card information private, we recommend that you use Netscape's **secure browser** to browse Personal TravelWorks. Netscape Navigator uses "secure socket layer" encryption to protect information you send over the Internet.

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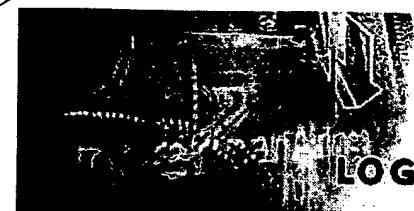
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HOME HELP INDEX LOGIN PROFILE

## LOGIN ERROR

We're sorry, but your login appears to be in error. Please make sure you entered your AAdvantage number and PIN correctly.

Are you an AAdvantage Member without a PIN?  
[Get a PIN online now.](#)

If you have forgotten your PIN or entered it incorrectly more than three times, you may request a [new PIN online now](#).

If this response was received in error, please contact Technical support at 1-800-222-2377 in the U.S. or Canada. International callers may contact your local reservations office.

Ready to login again?

### MEMBER LOGIN

AAdvantage #

PIN

- GO MY HOME PAGE  
 GO RESERVATIONS  
 GO AADVANTAGE

Save my AAdvantage #

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Enroll in AAdvantage now! You'll become a full member of the most popular frequent-flyer program in the world. You'll get complete access to this site, letting you book flights online, manage your AAdvantage account, discover the latest AAdvantage special offers, and more. Best of all, membership is free!

**JOIN**

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Don't want to join yet? Click on a section name at the top of the page to continue using this site as a guest.

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tips  
 Search titles and descriptions

## User ID or password invalid

Either the User ID "default" is not a registered eBay user, or the password is incorrect. Please go back and try again. Make sure you are not using any uppercase characters or allowing blank space before, after or inside the User ID or password.

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9/27/99

Mike-

It was good speaking with you today regarding this personal project of mine. As such, I ask that you please keep it confidential.

As discussed, I would like you to make a collage of sorts that I could use in either [REDACTED] document or [REDACTED] presentation.

The idea that I want to show is top branded Web sites that require a user ID and/or password and what happens on screen when the wrong information is entered.

I have outlined a list of potential name brand sites below. In order to get the appropriate screen shots, you will need to visit the sites below (and if you cannot use them all, it is fine, just get an assortment of types of sites) and enter a fake user name and password. In the collage, I want the company's logo and the information that appears immediately below it stating that there was a user name or password error (get a combination of both please).

Amazon.com  
bn.com  
EBay.com  
eToys.com  
Etrade.com  
usairways.com  
ual.com  
drugstore.com  
cdnnow.com  
wsj.com (The Wall Street Journal)  
nytimes.com  
schwab.com  
businessweek.com  
[REDACTED]  
travelocity.com

Please let me see what you have started with. Use your artistic judgement as everything does not have to be literal. You might want to resize or move various images around as you see to get a very compelling collage. Thanks.

Jon

9/28/99

Mike-

Great start; I like it a lot! Let's take it a little further now:

- Use larger image size for collage that takes up most of an 8.5"x11" piece of paper (I want to be able to easily reduce it in size or crop it so that I can use it in [REDACTED] but for now, let's focus on a full page in [REDACTED]. You can also reduce the size somewhat of the graphics that you captured or cut and paste so some are literal and some are variations.
- Use a shade of medium blue instead of purple as background color
- You might also want to just make a collage of the various versions of text that appear when you a site tells you that you have "incorrect ID", "invalid password", "try again", "Access Denied", etc. You can just go to various sites and get this text and fonts.
- Drugstore.com – make it clearer that you have been denied access to the site so I think that you will have to use a little more of the screen shot to the right than what you had.
- The New York Times image – it is cool but the coloring bleeds too much over the "Incorrect ID..." area; so I suggest lowering the bleed area a little
- Use [REDACTED] (go there and type in the name joesmith as the user name and then use the image that appears when you enter his incorrect password)
- Use Etrade or Schwab.com please
- Use Amazon, logo with some text

# Welcome to PinVault.com

Your Personal Assistant Portal

AOL Instant Messenger  
FREE! ALL NEW 3.0  
Click Here!

[amazon.com](#)  
Buy Books  
Shop now

3 DVDs FOR  
\$1 EACH!  
COLUMBIA  
TRICKS  
CLICK HERE!

America Online  
ALL NEW!  
Click Here!

E-COMMERCE

FINANCIAL

REWARD  
PROGRAMS

TRAVEL

COMMUNICATIONS

INSURANCE

ONLINE  
CONTENT

ENTERTAINMENT

## SEARCH

GO

Help Demo Personalize

## BROWSE

- E-Commerce

Auctions, Books, Electronics,  
Music, Shipping, Software,  
Toys & Games, Travel, Video...

- Personal Finance

ATMs, Banks, Brokerages,  
Loans, Savings, Checking,  
Mortgage, Taxes, Video...

- Reward Programs

Frequent Flyer, Credit Card,  
Customer Service, Contact Info...

- Travel

Airlines, Hotels, Rental Cars,  
Music, Shipping, Software,  
Toys & Games, Travel, Video...

- Communications

Email, Chat, Voice Mail, ...

- Online Content

Business, Children's, Directories,  
Newspapers, Classifieds, Listings,  
Music, Shipping, Software,  
Toys & Games, Travel, Video...

- Insurance

Auto, Health, Home, Disability,  
Renters, Life...

- More Categories...



BBB  
ONLINE

October 4, 1999  
Hello! Welcome to PinVault.com, your online personal assistant portal.

Say goodbye to remembering multiple user names and passwords. Say goodbye to frustration with invalid user names, incorrect passwords, bad logins, etc.

Already a subscriber?

[Sign in at Your PinVault.com](#)

Not yet registered?

[Sign up here](#)

Is this bookmarked?

[Make this your home page](#)

[One touch registration at over 50 top sites](#)

Master User Name:

Master Password:

The PinVault.com Service is a Personal Assistant Portal which enables consumer subscribers to safely, securely and privately:

- Have just one master user name password to remember
- Access information from any where, at any time, with any device (PC, PDA, Phone, TV, etc.)
- Register for various Web sites and services
- Use directories and sub-directories including Travel, Finance, Content, E-Commerce, Insurance, etc. and personalized categories
- Link directly to Web sites and automatically be logged onto those sites with one touch buy capabilities (registration, payment and shipping)
- Capitalize on many more benefits

PinVault.com is pleased to announce our newest Affiliates:



THE WALL STREET JOURNAL  
INVESTIGATIVE  
EDITION

AT&T

It's time for EXTRADE™

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[Help: Consumers, Advertisers & E-Commerce Merchants](#)

PinVault.com is best viewed with a frames-enabled browser

Powered By

IBM®  
an e-business solution™



10/08/99

**INVOICE**

Michael Aregood  
617 Sth. 16th Street, Apt. 1F  
Philadelphia, PA 19146

7 hours @ \$35 per hour = \$245.00  
for services rendered 10/06/99-10/07/99

PAYMENT RECEIVED:

A handwritten signature in black ink, appearing to read "Michael Aregood". The signature is fluid and cursive, with a long horizontal line extending from the end of the signature.

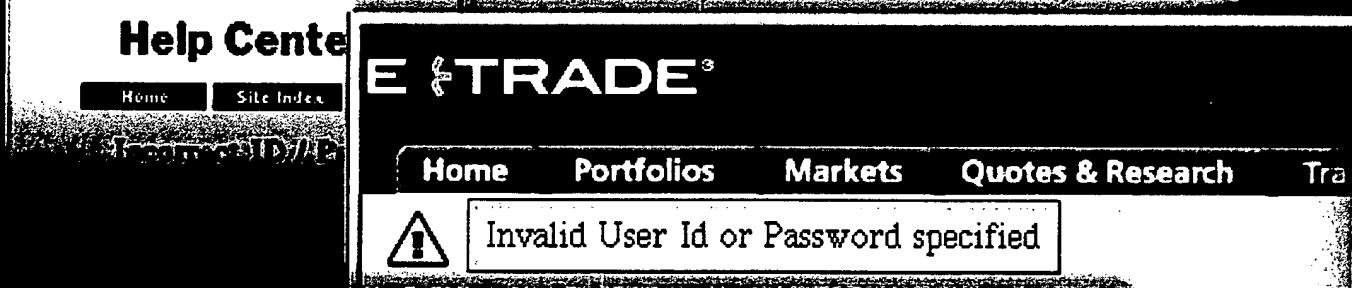
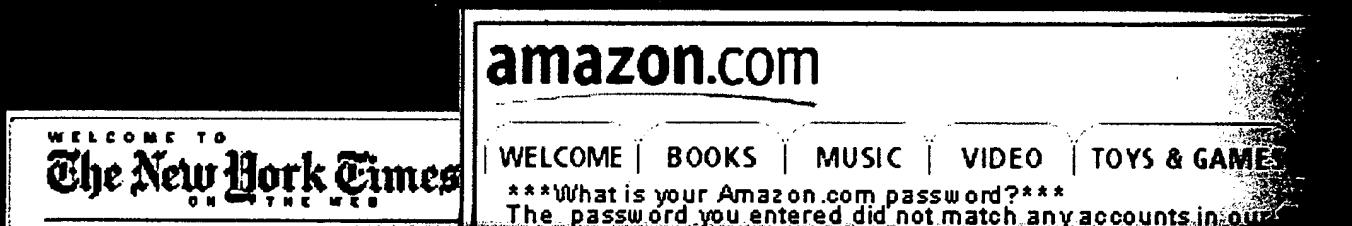
10/05/99

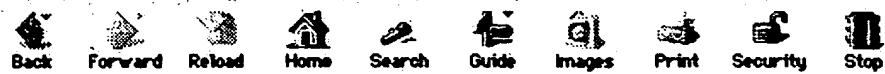
**INVOICE**

Michael Aregood  
617 Sth. 16th Street, Apt. 1F  
Philadelphia, PA 19146

3.5 hours @ \$35 per hour = \$122.50  
for services rendered 10/01/99-10/05/99

Received:  
Michael Aregood 10/5/99

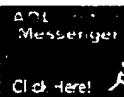




Location: http://www.pinvault.com

PinVault.com

YOUR PERSONAL ASSISTANT PORTAL



HOME E-COMMERCE FINANCE REWARD PROGRAMS TRAVEL COMMUNICATE ONLINE CONTENT INSURANCE ENTERTAINMENT  
AUCTIONS BOOKS ELECTRONICS MUSIC SHIPPING SOFTWARE TOYS & GAMES TRAVEL VIDEO

## S E R V I C E S



### BROWSE

#### - E-Commerce

Auctions, Books, Electronics, Music, Shipping, Software, Toys & Games, Travel, Video

#### - Personal Finance

ATMs, Banks, Brokerages, Loans, Savings, Checking, Mortgage, Taxes

#### - Reward Programs

Frequent Flyer, Hotels, Rental Cars, Credit Card, Customer Service, Contact Info

#### - Travel

Airlines, Hotels, Rental Cars, Reward Programs, Travel Agents, Car Services..

#### - Communications

Email, Chat, Voice Mail, Cell Phone

#### - Online Content

Business, Children's, Directories, Newspapers, Classifieds, Listings, Music, Software, Video

#### - Insurance

Auto, Health, Home, Disability, Renters, Life

#### - Credit Cards

American Express, MasterCard, Visa, Gas, Department Store, Customer Service..

#### - Automotive

License Plate, Registration, Insurance, Repair & Maintenance, Stereo Code

#### - Personal

Social Security Number, Driver's License Number, Home Security, Spouse's Information...

#### - More Categories...

October 4, 1999

Greetings! Welcome to PinVault.com, your online personal assistant portal.

Say goodbye to remembering multiple user names and passwords. Say goodbye to frustration with invalid user names, incorrect passwords, bad logins, etc. Say hello to PinVault.com!

Already a subscriber?

**LOG IN**

Not yet registered?

**SIGN UP**

Is this bookmarked?

**BOOKMARK**

Register at top 50 sites.

**REGISTER**

Become an Affiliate.

**AFFILIATE**

Master User Name:

Master Password:

**GO!**

The PinVault.com Service is a Personal Assistant Portal which enables consumer subscribers to safely, securely and privately:

- Have just **one** master user name/password to remember
- Access information from any where, at any time, with any device (PC, PDA, Phone, TV, etc.)
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- Capitalize on many more benefits

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It's time for **E\*TRADE**™

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16K read (at 1.5K/sec)



11/3/99

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212-840-2429 (fax)  
[fderosa@brownraysman.com](mailto:fderosa@brownraysman.com)

Artnet.com  
IBM Global Network

Writing patent since early 90s  
Algorithms are not patentable in the abstract  
Must be applied to an application

Concepts are the unique things that are patentable  
12 lawyers, all in high technology areas  
Some have CS or EE degrees  
Some are programmers, electrical engineers  
Adding 8 more lawyers

---

Three thoughts that BR had

1. Security and confidentiality -- need to emphasize confidentiality. BBBOnLine and TRUSTe.
  2. Board of Directors -- put round brackets around that -- Silicon Valley/Alley experience
  3. Venture Capital - Silver Lake Partners. Kleiner Perkins. Benchmark, Bear Stearns, Prospect Street, Sequoia, Intel, AT&T, Intel, Softbank, Flat Iron, etc.
- 

Patentability

Establish the need -- solve the problem that's out there and be the first to do it

Security and confidentiality -- may be easier to technically solve it than to convince people you've done it.

Business model patent possibilities

External security might be patentable

There are very good patent possibilities

Making sure we're clear of anyone else's patents

120 lawyers  
specialty boutique

---

Business plan verification

Major accounting firms have internet units who can crunch the numbers

PWC, Andersen, etc.

Cash -- \$10-20k

Deferred compensation / equity basis

4-5 page term sheet

Look at other revenue streams

---

BR fees

Creative and outside the box

Preserves cash flow

Equity interest

two models

1. fixed monthly billing -- \$5k/month  
settle up upon financing

2. take some fees against equity  
warrant exercised against institutional financing  
some cash component

patent expense can be anywhere 15k to 40k  
maybe 20ish  
provisional could be in the 5-7k range

\*\*\* documentation

high-level descriptions ranging down to more detailed descriptions  
flow charts  
electronically delivered

rarely have to get into the code or the pseudocode

documentation can be from the business plan

provisional patent application

purpose is to get disclosure on file quickly to preserve a date

good for one year, not examined

have to convert within one year

no formalities

collection of manuals

regular patent application takes a bit longer

put in the resources to meet the date

"first to invent system" in the US

need to be the first to invent

technical description to enable the reader to practice the invention

complete disclosure

enough information to support the invention

---

year-end closings are tight

term-sheet locked into year-end closings

bandwidth is tight

business plan

january is certain for VC meetings

---

**Subj:** functionality  
**Date:** 11/27/99 2:01:04 AM Eastern Standard Time  
**From:** pinvault\_jh@yahoo.com (Josh Hartmann)  
**Reply-to:** josh@pinvault.com  
**To:** jonbari@aol.com

OK. Go to:

<http://www.pinvault.com/demo/prototype/>

In the Quick Login form, type anything, hit enter or  
"GO"

Then, select "The New York Times"

Scroll to the bottom of the page. Voila!

You have been logged on as the user "pinvault"

-Josh

---

Do You Yahoo!?

Thousands of Stores. Millions of Products. All in one place.

Yahoo! Shopping: <http://shopping.yahoo.com>

---

Headers

Return-Path: <pinvault\_jh@yahoo.com>  
Received: from rly-za04.mx.aol.com (rly-za04.mail.aol.com [172.31.36.100]) by air-za04.mail.aol.com (vx) with ESMTP; Sat, 27 Nov 1999 02:01:04 -0500  
Received: from web1801.mail.yahoo.com (web1801.mail.yahoo.com [128.11.23.44]) by rly-za04.mx.aol.com (v65.4) with ESMTP; Sat, 27 Nov 1999 02:00:54 1900  
Message-ID: <19991127070054.10269.rocketmail@web1801.mail.yahoo.com>  
Received: from [63.77.9.21] by web1801.mail.yahoo.com; Fri, 26 Nov 1999 23:00:54 PST  
Date: Fri, 26 Nov 1999 23:00:54 -0800 (PST)  
From: Josh Hartmann <pinvault\_jh@yahoo.com>  
Reply-To: josh@pinvault.com  
Subject: functionality  
To: jonbari@aol.com  
MIME-Version: 1.0  
Content-Type: text/plain; charset=us-ascii

11-28-99

Jon-

Here is the code that made that little demo.

-Rich

<http://remus.rutgers.edu/~slakker/> [REDACTED]

CONFIDENTIAL

<\*\*\*\*\*>

<head>

<title>This is a test</title>

<FORM method="POST"

ACTION="[http://www.cdnow.com/cgi-bin/mserver/SID=1752539559/pagename=/RP/CDN/ACCT/loginform.html/loginform=">](http://www.cdnow.com/cgi-bin/mserver/SID=1752539559/pagename=/RP/CDN/ACCT/loginform.html/loginform=)

<INPUT NAME="fname" VALUE="" SIZE=20 MAXLENGth=30>

<INPUT NAME="lname" VALUE="" SIZE=20 MAXLENGth=30>

<INPUT NAME="password" TYPE="password" SIZE=15 MAXLENGth=30>

<INPUT TYPE="submit" value="Login"><input type="hidden"

name="passedpagename" value="/RP/CDN/ACCT/account\_summary.html"><input type="hidden"

name="sa\_mid" value=""></FORM>

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